

Ex. A

UNITED STATES DISTRICT COURT
DISTRICT OF RHODE ISLAND

JASON LEONE,

Plaintiff,

v.

NATIONSTAR MORTGAGE LLC; and
HSBC BANK USA, NATIONAL
ASSOCIATION, AS TRUSTEE FOR
MORTGAGE PASS THROUGH
CERTIFICATES, SERIES MLMI 2005-A10,

Defendants.

CIVIL ACTION NO. 1:17-cv-00139

AFFIDAVIT OF NATIONSTAR MORTGAGE LLC

I, A.J. Loll, being duly sworn, do hereby depose and state as follow:

1. I am over the age of 18 and am employed as Vice President for Nationstar Mortgage LLC ("Nationstar"). Nationstar is the current servicer for the mortgage loan of Jason Leone ("Borrower") on behalf of HSBC Bank USA, National Association, as Trustee for the Certificateholders of Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-A10 ("HSBC Bank as Trustee"). I am authorized to make this affidavit on behalf of Nationstar and HSBC Bank as Trustee.

2. In the regular performance of my job functions, I am familiar with the business records maintained by Nationstar for the purposes of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the regular course of business activity. These include both records created by Nationstar, and by the prior servicers of this loan. It is the

Ex. A

regular practice of Nationstar's mortgage servicing business, and was the regular practice of the prior servicers to make and maintain these records in the ordinary course of business.

3. In connection with making this affidavit, I have personally examined these business records referenced above as they relate to Borrower's mortgage loan currently held by HSBC Bank as Trustee, and I make this affidavit based upon my review of said business records.

4. On August 12, 2005, Borrower obtained a \$560,000 loan from Countrywide Home Loans, Inc., for which repayment was secured by a mortgage on the property located at 31 Rolling Meadow Way, North Kingstown, Rhode Island (the "Loan").

5. HSBC Bank as Trustee has also been referred to as HSBC Bank USA, National Association, as Trustee for: (i) the Registered Holders of the Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, Series MLMI 2005-A10; (ii) Mortgage Pass-Through Certificates, Series MLMI 2005-A10; (iii) Merrill Lynch Mortgage Investors Trust MLMI Series 2005-A10 Mortgage Pass-Through Certificates; (iv) Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-A10; and (v) MLMI 2005-A10. These trust names are all one in the same Trust.

6. Nationstar has been the servicer for the Loan on behalf of HSBC Bank as Trustee since July 1, 2013. Attached as *Ex. 1* and *Ex. 2* is a true and accurate copy of the notices sent to Borrower regarding transfer of servicing.

7. As servicer and attorney-in-fact for HSBC Bank as Trustee, Nationstar is authorized by HSBC Bank as Trustee to take actions necessary to accelerate and enforce the Note and foreclose the Mortgage on Plaintiff's Property. Attached as *Ex. 3* is a true and accurate copy of the Limited Power of Attorney from HSBC Bank as Trustee to Nationstar, dated July 19, 2013, which was recorded on June 3, 2014 in the West Warwick R.I. Land Evidence Records.

Ex. A

Attached as *Ex. 4* is a true and accurate copy of another Power of Attorney from HSBC Bank as Trustee to Nationstar, dated December 5, 2016.

8. Borrower defaulted on his October 2007 monthly payment obligation.

9. On October 2, 2013, Nationstar sent Borrower notice of his default. Attached as *Ex. 5* is a true and accurate copy of the notice, which was sent via regular first class and certified mail. The certified letter was returned unclaimed. A true and accurate copy of the return receipt is attached in *Ex. 5*.

10. Borrower failed to cure the default. The Loan remains due for the October 2007 payment and all subsequent monthly payments, and HSBC Bank as Trustee has elected to accelerate the Loan and invoke the Statutory Power of Sale. Foreclosure proceedings were delayed to review Borrower's submissions seeking loss mitigation.

11. In or about December 2015, Nationstar retained the law firm of Marinosci Law Group, P.C. ("Foreclosure Counsel"), to foreclose Borrower's mortgage. The foreclosure sale was cancelled several times to review Borrower's submissions seeking loss mitigation. Attached as *Exs. 6 through 8* is a true and accurate copy of the most recent sale notices Foreclosure Counsel sent to Borrower via certified mail, return receipt requested, and the Notice of Mortgagee's Sale published on December 29, 2016. The referenced mortgagee's sales were cancelled.

12. Borrower alleges that a sale was scheduled to occur on January 7, 2017. However, based on the information available to Nationstar, a sale was not scheduled for January 7, 2017. Rather, per the notice attached in *Ex. 6*, the sale was scheduled for January 19, 2017,

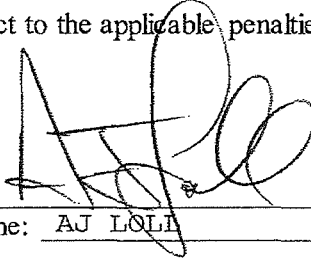
13. Attached as *Ex. 9* is a true and accurate copy of an updated notice of default, which Nationstar sent via regular first class and certified mail on April 19, 2017.

Ex. A

14. As of the date of this affidavit, a mortgagee's sale has not been rescheduled.

15. All matters stated herein are true and correct, to the best of my knowledge. I

make this Affidavit under oath, and subject to the applicable penalties for perjury.



A. J. Loll, Vice President
Nationstar Mortgage LLC

Dated: May 23, 2017

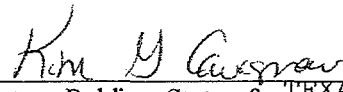
Name: AJ LOLL, Nationstar Mortgage LLC

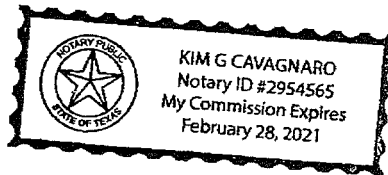
STATE OF TEXAS

A. J. Loll
Attorney-in-Fact as Trustee

COUNTY OF DALLAS

The foregoing instrument was acknowledged and sworn before me this 23 day of May, 2017, by AJ LOLL as VIDE PRESIDENT of Nationstar Mortgage LLC, who is [CIRCLE ONE] personally known to me or who has produced _____ as identification.


Notary Public - State of TEXAS
My Commission Expires:



Ex. 1

C3_1678_PSGSRL01 16064 04/19/2013

Bank of America

Home Loans

P.O. Box 5170
SIMI VALLEY, CA 93062-5170**IMPORTANT INFORMATION ENCLOSED**JASON LEONE
31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852Send Correspondence to:
P.O. Box 5170
Simi Valley, CA 93062-5170**Ex. 1**Business Address:
450 American Street
Simi Valley, CA 93065-6285**Notice Date:** June 10, 2013**Loan No.:** [REDACTED]**Property Address:**31 Rolling Meadow Way
North Kingstown, RI 02852

Dear JASON LEONE,

The servicing of your home loan will transfer to Nationstar Mortgage LLC on July 01, 2013.**IMPORTANT MESSAGE ABOUT YOUR HOME LOAN**

On July 01, 2013, the servicing of your above referenced mortgage loan will transfer to Nationstar Mortgage LLC. As of that date your new servicer, Nationstar Mortgage LLC will support all your loan servicing, including billing, payment processing, and customer support. Enclosed is a Notice of Assignment, Sale, or Transfer of Servicing rights from **Bank of America** regarding the above referenced loan. **Please review all pages of the notice.**

In the mortgage lending industry, the transfer or sale of loan servicing to other servicing institutions is a common practice and we'll work closely with Nationstar Mortgage LLC to make the transition as smooth as possible. If you have any questions or concerns regarding this transfer, our associates are available to answer your questions Monday-Friday 7a.m. - 7p.m. Local Time at 1-800-669-6607.

WHAT YOU NEED TO KNOW

If you are currently being considered for a loan modification or other foreclosure avoidance program, your new servicer Nationstar Mortgage LLC is aware of your current status and will have all of your documents. Please contact Nationstar Mortgage LLC to complete the process and determine which programs may best suit your current situation. For more information on working with Nationstar Mortgage LLC, please review the frequently asked questions below.

The enclosed notice outlines the important dates and contact information you'll need for the transition to Nationstar Mortgage LLC. Please note this servicing transfer only applies to the above referenced loan.

ANSWERS TO QUESTIONS YOU MAY HAVE**What will change with my servicing transfer?**

- Your loan number and payment address information will change once your loan has been transferred. Please look for a letter from Nationstar Mortgage LLC within the next few weeks which will outline this important information.
- The transfer of your loan to Nationstar Mortgage LLC does not affect any terms or conditions of your mortgage loan, other than those terms directly related to the servicing of the loan.
- Your monthly payment will not be affected by this transfer.

Will the quality of my loan service change?

- We expect that the quality of your loan service will not change. We are transferring servicing on your loan to Nationstar Mortgage LLC, an experienced mortgage servicer who will work with you on your mortgage concerns.

Where should I make my home loan payments?

- You should continue to make your monthly payment to Bank of America through June 30, 2013. You will begin making payments to Nationstar Mortgage LLC on July 01, 2013.
- If you do not receive a billing statement from Nationstar Mortgage LLC before the payment is due, write your new loan number on your check and mail it to the payment address shown on the enclosed notice. Please note, if you do not have the new loan number, you may write your old Bank of America loan number on the check.

What if I have automatic payments set up with Bank of America?

- Any automatic payments set up with us through the PayPlan programs will be discontinued as of June 30, 2013. Please look for instructions from Nationstar Mortgage LLC or contact them on or after July 01, 2013 to determine what payment options they may offer.

Will I still be able to make my mortgage payment at a Bank of America banking center or through online banking?

- You will no longer be able to make your payment at a Bank of America banking center for the mortgage loan being transferred.
- If you make payments through Bank of America Online Banking or any other online banking or bill payment service, you will need to update your loan number and payee information for Nationstar Mortgage LLC on or after July 01, 2013.

When my loan is transferred, will I still have access to my online loan information through Bank of America?

- After the transfer is complete, your mortgage account will be moved to Nationstar Mortgage LLC. As a result, you will no longer access your mortgage information through Bank of America. Prior to the transfer, you may choose to download any information currently online to keep for your own records, such as tax documents, mortgage statements, payment history, etc. Nationstar Mortgage LLC will be able to provide you with information about access to your loan account information following the transfer. If you have any other accounts with Bank of America, such as checking, savings or credit card, you will still be able to access those accounts through Bank of America's online banking.

How will the service transfer affect my other Bank of America accounts?

- All **Bank of America** accounts except the mortgage account being transferred will remain open. Changes in fees on your remaining **Bank of America** accounts may occur in the future.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

- If your remaining **Bank of America** account(s) no longer suits your needs, please contact us to explore other options that better benefit you.

What if I am currently participating in a loan modification or other foreclosure avoidance program (e.g., forbearance, short sale, refinance or deed in lieu of foreclosure)?

Ex. 1

- The loan assistance programs that are offered by Nationstar Mortgage LLC are determined by the owner (also known as the investor) or insurer of your loan. Where applicable, Nationstar Mortgage LLC has agreed to evaluate your loan under the same investor or insurer guidelines as Bank of America, N.A.
- We will transfer any supporting documentation you may have submitted to us to Nationstar Mortgage LLC. We encourage you to work with Nationstar Mortgage LLC to complete the process and determine which programs may best suit your current situation.
- You should continue to make your payments to Bank of America, N.A. through June 30, 2013. On or after July 01, 2013, your payments should be made to Nationstar Mortgage LLC unless you are provided additional direction.
- If your loan was awaiting a decision regarding qualification for these programs, that decision will now be made by Nationstar Mortgage LLC.

What if I need loan assistance after the transfer?

- If you experience a hardship and struggle with making your home loan payments after the servicing of your loan has been transferred, please contact Nationstar Mortgage LLC right away to request help. They will determine which program may be right for you based on the applicable investor and insurer guidelines.

What if I am refinancing my mortgage loan that is being transferred?

- Your refinance will not be affected by the upcoming loan transfer. If you are working on a refinance through Bank of America Home Loans, your application remains active and we will continue to work with you on your refinance. Please contact the Mortgage Loan Officer or Loan Processor you have been working with if you have any questions.

What about my optional insurance products with or through Bank of America?

- If your payments include amounts for any optional insurance products such as credit insurance, accidental death insurance, etc., please read the "Information About Optional Insurance Products" section in the enclosed notice carefully.

What about my other optional products with or through Bank of America?

- If your payments include amounts for any other optional products such as home warranty, identity theft protection, etc., we will no longer make payments to the optional product provider on your behalf. As a result, your optional product may be cancelled unless you make alternative arrangements to pay the amounts due. To see if it is possible to maintain your optional products, you will need to contact your optional product provider to find out if other billing options can be arranged. Please note, if you have an optional Borrowers Protection or Line Protection Plan®, this will cancel when the servicing of your loan is transferred and you will receive a separate communication from us confirming the cancellation of your Plan. If you have any questions about an existing Protection Plan® benefit, please contact Protection Plan Services. Your provider contact information may be found on your monthly mortgage statement. If you have more than 2 optional products, they may not all be listed on your monthly mortgage statement. If you are unsure about how many optional products you have or you have questions about your products, please contact Bank of America.

LEGAL NOTICE

We've enclosed the Real Estate Settlement Procedures Act (RESPA) Servicing Transfer Notice. No action is required on your part in response to the notice, but we recommend you retain the notice for your records. We encourage you to review this important information to determine if there are actions you need to take before or after the servicing is complete. Your new servicer will be sending additional information soon regarding any necessary actions.

WE'RE HERE TO HELP

Thank you for the opportunity to serve your home loan needs. If you have any questions or need assistance prior to your loan transfer, please call us toll free at 1-800-669-6607, Monday-Friday 7a.m. - 7p.m. Local Time.

Beginning July 01, 2013, Nationstar Mortgage LLC can assist you with any questions related to your home loan and the transfer of servicing. Nationstar Mortgage LLC's customer service number is 1-877-372-0512 ext 20, Mon - Thurs 8am - 8pm CT, Fri 8am - 6pm CT, Sat 8am- 2pm CT.

Home Loan Team
Bank of America, N.A.

This communication is from Bank of America, N.A., the servicer of your home loan.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have received a discharge of the debt referenced above, this notice is for informational purposes only and is not an attempt to collect a debt or demand a payment.

Loan No.: [REDACTED]

Notice Date: June 10, 2013

Ex. 1

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, will be assigned, sold or transferred from **Bank of America, N.A.** to **Nationstar Mortgage LLC**, effective July 01, 2013.

The assignment, sale or transfer of the servicing of your mortgage loan does not affect any terms or conditions of the mortgage instruments, other than those terms directly related to the servicing of your loan. Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 calendar days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 calendar days after this effective date or at closing.

YOUR SERVICER PRIOR TO JULY 01, 2013:

Your *present servicer* is **Bank of America, N.A.**. If you have any questions relating to the transfer of servicing from your present servicer, please call **Bank of America, N.A.** Customer Service at 1-800-669-6607, Monday-Friday 7a.m. - 7p.m. Local Time. This is a toll-free number.

YOUR NEW SERVICER ON AND AFTER JULY 01, 2013:

Your *new servicer* will be **Nationstar Mortgage LLC**. The business address for **Nationstar Mortgage LLC** is: 350 Highland Drive Lewisville TX 75067.

Toll-free Number

The toll-free telephone number of **Nationstar Mortgage LLC** is 1-877-372-0512 ext 20. If you have any questions relating to the transfer of servicing to your new servicer, please call **Nationstar Mortgage LLC** Customer Service toll-free at 1-877-372-0512 ext 20, Mon - Thurs 8am - 8pm CT, Fri 8am - 6pm CT, Sat 8am- 2pm CT.

Address for Correspondence (other than payments)

The address to send written correspondence to **Nationstar Mortgage LLC** (other than payments) is: Nationstar Mortgage LLC, 350 Highland Drive Lewisville TX 75067.

Address for Mailed Payments

The address to send payments to **Nationstar Mortgage LLC** is:
Nationstar Mortgage LLC, Attn: Payment Processing, P.O. Box 650783 Dallas TX 75265-0783.
Please include your loan number on all checks, cashier's checks and other payments sent to **Nationstar Mortgage LLC**.

INFORMATION CONCERNING YOUR LOAN PAYMENTS:

The date that **Bank of America, N.A.** will stop accepting payments from you is June 30, 2013.

The date that your *new servicer* **Nationstar Mortgage LLC** will start accepting payments from you is July 01, 2013. Send all payments due on or after that date to your *new servicer*.

INFORMATION ABOUT OPTIONAL INSURANCE PRODUCTS:

The transfer of servicing rights may affect the terms of or the continued availability of credit insurance, accidental death insurance or any other type of optional insurance in the following manner: **Bank of America, N.A.** will no longer make payments to the insurance company on your behalf. As a result, your coverage may be cancelled.

You should take the following action to maintain coverage: Unless you make alternative arrangements to pay the amounts due, coverage may be cancelled. To see if it is possible to maintain coverage, you will need to contact your insurance provider to find out if other billing options can be arranged.

ABOUT YOUR RIGHTS UNDER RESPA**Ex. 1**

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding Bank of America's servicing of your loan, it must be sent to this address:

**Bank of America, N.A.
Customer Service Correspondence, CA6-919-01-41
P.O. Box 5170
SIMI VALLEY, CA 93062-5170**

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business-Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.



Ex. 2



PO Box 650783
Dallas, Texas 75265
www.MyNationstar.com

The servicing of your account
has been transferred from BANK
OF AMERICA to
Nationstar Mortgage

Ex. 2

July 12, 2013

4-692-75514-0012595-001-01-010-000-000-000

JASON LEONE
31 ROLLING MEADOW WAY
N KINGSTOWN RI 02852-7308

Re: Previous Loan Number [REDACTED]
New Nationstar Loan Number [REDACTED]

Dear JASON LEONE:

Welcome to Nationstar Mortgage! Effective 07/01/13, Nationstar Mortgage is now the servicer for your mortgage account. We're excited about the opportunity to serve you. You can count on Nationstar Mortgage to meet your needs whether you're looking to make a payment or have questions regarding your account. We offer various payment options and a toll free line (1-877-782-7612) with automated account information.

To ensure accuracy, please verify the following personal information:

PERSONAL INFORMATION

Home Phone Number: 401-398-7224
Work Phone Number: 401-615-9000
Mailing Address: 31 ROLLING MEADOW WAY
N KINGSTOWN RI 02852-7308

LOAN INFORMATION

Property Address: 31 ROLLING MEADOW WAY
NORTH KINGSTOWN RI 02852

If you find any of the information listed above to be incorrect, please contact us immediately at 1-877-782-7612.

Please review all the material included with this Welcome Packet for additional information and important messages about your account.

At Nationstar Mortgage, your business and total satisfaction is important. Any time you have questions regarding your account, your Dedicated Loan Specialist is Darcy Alford and can be reached at (877) 782-7612 EXT. 8067004, 8:00 a.m. to 5:00 p.m. central time Monday through Friday or mail your questions to:

Nationstar Mortgage LLC
Attn: Bankruptcy Department
350 Highland Drive
Lewisville, TX 75067

We look forward to a long and lasting relationship with you.

Sincerely,

Nationstar Mortgage

Please be advised that the information contained in this letter is being sent for informational purposes, and should not be considered as an attempt to collect a debt.

AQB

This area is intentionally left blank.

IMPORTANT MESSAGES SPECIFIC TO YOUR ACCOUNT

Ex. 2

ESCROW ACCOUNT

Our records indicate your account is escrowed for taxes and/or insurance. Your payment amount includes your tax and/or insurance escrow payment.

ACCOUNT STATUS

Our records indicate your loan is currently in an Active or Discharged Bankruptcy Status. If this information is incorrect, please contact us immediately at 1-877-782-7612.

PARTIAL PAYMENTS POLICY

Nationstar Mortgage would like to take this opportunity to inform you of our partial payments policy. Nationstar Mortgage accepts partial payments until the account becomes delinquent. When accepting partial payments, Nationstar Mortgage may place funds that are less than a full payment in a suspense account. These unapplied funds may remain in suspense until the remainder necessary to complete the payment is received. These funds can still be used towards future payments. However, while the funds are in suspense, they may not prevent your account from accruing late fees or being reported as delinquent to credit bureaus where permitted under applicable law.

In the event an account becomes delinquent, Nationstar Mortgage may limit the form and amount of payment that will be accepted.

WELCOME PACKET - ENCLOSURES

There is additional information provided in this packet. Please keep this information with your loan documents for future reference.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however, Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.



Ex. 2

July 12, 2013

4-692-75514-0012595-001-03-010-000-000-000

JASON LEONE
31 ROLLING MEADOW WAY
N KINGSTOWN RI 02852-7308

New Nationstar Loan Number: [REDACTED]

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Dear JASON LEONE:

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from BANK OF AMERICA, N.A. to Nationstar Mortgage LLC, effective 07/01/13.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that BANK OF AMERICA, N.A. send you this notice at least 15 days before the effective date of transfer and Nationstar Mortgage must also send you this notice no later than 15 days after the effective date of the transfer.

Your new servicer is Nationstar Mortgage LLC.

Nationstar Mortgage's business address is:

Nationstar Mortgage LLC
350 Highland Drive
Lewisville, Texas 75067
www.MyNationstar.com

Nationstar Mortgage's toll free number is 1-877-782-7612. Your prior servicer is BANK OF AMERICA, N.A.. If you have any questions relating to the transfer of servicing from BANK OF AMERICA, N.A. to Nationstar Mortgage, call 1-877-782-7612 between 8 a.m. and 8 p.m. on the following days Monday - Thursday, 8 a.m. and 6 p.m. on Friday, or visit us anytime at www.MyNationstar.com.

The date BANK OF AMERICA, N.A. will stop accepting payments from you is 06/30/13. The date that Nationstar Mortgage will start accepting payments from you is 07/01/13. You can pay online via the Nationstar Mortgage website at www.MyNationstar.com, or you can send all payments due on or after that date to:

Nationstar Mortgage LLC
PO Box 650783
Dallas, Texas 75265

Your mortgage life insurance, disability insurance and/or other optional products will not continue. If you wish to retain optional products, you will need to contact your current optional product/service provider.

Enclosed is your Welcome Letter with detailed loan information.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:

Nationstar Mortgage LLC
Attention Research Department
350 Highland Drive
Lewisville, Texas 75067
www.MyNationstar.com

Not later than 30 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 30-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Important Loan Transfer "Home Affordable Modification Program" Information

Home Affordable Modification Program: If you are currently participating in (or being considered for) a loan modification program, the prior servicer transferred all your documentation to Nationstar. After the transfer, you should make all payments to Nationstar until such time that you are provided additional direction. Decisions regarding qualification will be made by Nationstar. All information regarding other loss mitigation activities (forbearance agreements, short sales, refinances and deed-in-lieu of foreclosure) will be forwarded to Nationstar for processing. Please be advised that this transfer may extend the time needed for a final decision.

Sincerely,
Nationstar Mortgage LLC



Ex. 2

Frequently Asked Questions and Answers About Transfers of Mortgage Loan Servicing

- 1) **Are my rights under the loan documents affected?**
No. The terms of the loan are not affected by this loan servicing transfer; your loan is simply being transferred to Nationstar Mortgage for servicing.
- 2) **I already sent my payment to my previous servicer. Will my payment be forwarded to Nationstar?**
Yes. Your previous servicer will forward the payment to Nationstar and we will credit it to your loan. However, sixty (60) days after the transfer they may no longer provide this service and the payment may be returned to you.
- 3) **Currently, I have my tax and insurance payments made by my mortgage company. Will this continue?**
Yes. If you currently have escrow funds held for the payment of your taxes and/or insurance premiums, Nationstar will continue collecting these funds and making those payments.
- 4) **Do I need to contact my insurance company?**
Yes. Please ask your insurance carrier to change the mortgagee clause to:

Nationstar Mortgage LLC
Its Successors and/or Assigns (ISAOA)
As Their Interests May Appear (ATIMA)
PO BOX 7729
Springfield, OH 45501

You will also need to change your loan number to the new Nationstar loan number.

- 5) **When will I receive my year-end information for tax purposes and for my records?**
Both your previous servicer and Nationstar will provide you with separate statements no later than January 31st. These statements will reflect the amount of mortgage interest paid and any real estate taxes paid through your escrow account during the period of time your loan was serviced by each company.
- 6) **How do I make my monthly mortgage payment?**
Nationstar offers several options to make your monthly payment:
 - **Monthly Automatic Payment Program** - This free, recurring, automatic service deducts your monthly payment from your checking or savings account on the same day each month. Simply visit our website at www.MyNationstar.com under My Account, select "Make a Payment" to enroll in this service.
 - **On Demand Speedpay - Available options:**
 - 1) **Via the Web** - Register on our secure website at www.MyNationstar.com and schedule your payment. This option is provided at **no charge** to you as long as you schedule your payment within 9 days of the due date. Thereafter, there may be a fee of **\$9.95** to make an online payment.
 - 2) **Via IVR** - Call us at 1-888-480-2432 anytime to schedule a payment through our automated telephone system. The fee for this service is up to **\$9.95**.
 - 3) **Via a Customer Service Representative** - Call us at 1-888-480-2432 and speak with our Customer Service Department. You can reach a representative Monday through Thursday between 8:00 A.M. and 8:00 P.M. CT, Friday between 8:00 A.M. and 6:00 P.M. CT, and Saturday between 8:00 A.M. and 2:00 P.M. CT. A **\$15.00** fee may apply for this service.
 - **Bi-weekly Payment Program** - We offer different plans where funds are automatically drafted from your checking or savings account and remitted to Nationstar. The program affords you the opportunity to payoff your mortgage sooner, which results in interest savings, early PMI removal, increased equity and payday budgeting. For more information on this program or to enroll, please call 1-800-458-1564. If you have questions or need to make changes to your current enrollment, please call 1-800-209-9700.
 - **Mailing Your Payment** - Please use the coupon attached to the Welcome Letter for your initial payment to Nationstar. Each month hereafter, you will receive a billing statement to make your monthly mortgage payment. If you misplace the coupon you can mail your payments to:

Nationstar Mortgage LLC
P.O. Box 650783
Dallas, TX 75265-0783

- **Western Union Quick Collect or MoneyGram ExpressPayment™** - Nationstar allows you to send funds directly to our office by wire using these services. There is a fee associated with each service. For the nearest payment location and for further details call 1-800-325-6000 for Western Union or 1-800-926-9400 for MoneyGram. Complete the Western Union Quick Collect form using CODE CITY "ASTAR" and CODE STATE "TX" or use "Receive Code 1678" on the MoneyGram ExpressPayment™ form.
- 7) **Currently my payments are automatically deducted by my bank or through a bill-payment service. What do I need to do to continue having my payment automatically deducted?**
If you use an online or bill paying service, please update the Payee information to:

Nationstar Mortgage LLC
P.O. Box 650783
Dallas, TX 75265-0783

Also, please update the account number to your new Nationstar loan number which is located on the cover page of the enclosed letter.

- 8) **Periodically my escrow account is adjusted based upon a lender analysis. Will my escrow analysis date change and when will I receive an Escrow Analysis Statement?**
Nationstar complies with the Real Estate Settlement Procedure Act which requires us to perform a periodic analysis of your loan. This analysis may result in an escrow account adjustment. You will receive an escrow analysis statement each time an analysis is performed. Nationstar generally performs analysis on loans shortly after we make the largest scheduled disbursement from your escrow account.
- 9) **I may soon be called to active duty in the military. What do I need to do?**
Please send in a copy of your Orders to report for active duty to:

Nationstar Mortgage LLC
Attention: Research Department
350 Highland Drive
Lewisville, TX 75067

Ex. 2

10) How can I obtain the total amount to pay off my loan?

You may request a written payoff quote via our secure website, through our automated phone system, or by calling one of our Customer Service Representatives at 1-888-480-2432. In an effort to ensure all amounts quoted are accurate, we do not provide verbal payoff figures.

11) If I need information on my loan, who should I contact?

We certainly encourage you to take advantage of the convenience of accessing your loan information through our automated phone system, which is available 24/7 for your convenience. Please contact Nationstar's Customer Service Department at 1-888-480-2432 if you have questions that cannot be answered through this system or if you would simply prefer to speak to a representative.

12) How can I change my personal contact information?

You can change your mailing address, telephone number, and email address:

- Contact our Customer Service Department at 1-888-480-2432, Monday through Thursday between 8:00 A.M. and 8:00 P.M. CT, Friday between 8:00 A.M. and 6:00 P.M. CT, and Saturday between 8:00 A.M. and 2:00 P.M. CT.

13) I have life insurance or other optional products on my mortgage. Are they impacted?

Yes. If you have been paying premiums for life, disability, accidental death insurance or other optional products, these policies may not transfer to Nationstar and may be canceled. If you desire to continue your optional coverage, you should contact your product provider and discuss the possibility of directly remitting your premium to them to continue the life insurance coverage or optional products.

14) Will my modification transfer to my new servicer?

If your account was modified prior to the transfer, the modification will remain. If you were working on, but had not finalized your modification, then how we proceed will depend on what step of the process you were working on prior to the transfer. It's possible that we may need to start over, or we may need further documentation.

Ex. 3

After Recording Return To:
Nationstar Mortgage LLC
ATTN: POA's
2617 College Park Drive
Scottsbluff, NE 69361

Ex. 3

Received in West
 Date Jun 03:2014 Time 11:08A
 Marianne Kelle, Town Clerk
 00001475
 801 2307 Fax: 29

LIMITED POWER OF ATTORNEY

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE (hereinafter called "Trustee") hereby appoints Nationstar Mortgage LLC (hereinafter called Nationstar Mortgage LLC), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. Nationstar Mortgage LLC is the Servicer for many securitizations pursuant to the applicable Pooling and Servicing Agreements for each securitization (the "Agreements," see Exhibit A attached for a listing) now in existence and that will be formed from time to time.

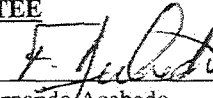
The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows with respect to the loans, mortgages, and properties securitized pursuant to the Agreements:

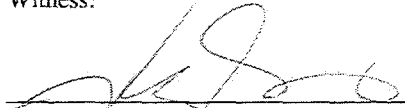
1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing claims and motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Nationstar Mortgage LLC and made payable to Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Nationstar Mortgage LLC to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing.

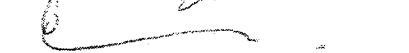
Dated: July 19, 2013

HSBC BANK USA, NATIONAL ASSOCIATION,
AS TRUSTEE

Witness:


 Name: Fernando Acebedo
 Title: Vice President

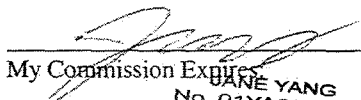

 Name: Nancy Luong


 Name: Esmeralda Marchante

State of New York), County of New York)

BEFORE ME, Jane Yang, a Notary Public in and for the jurisdiction aforesaid, on this 19th day of July, 2013, personally appeared Fernando Acebedo who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 19th day of July, 2013.


 My Commission Expires
JANE YANG
 No. 01YA6283112
 Notary Public, State of New York
 Qualified in New York County
 My Commission Expires 05/28/2017

NOTARY STAMP

Ex. 3

Exhibit "A"
Updated as of July 19, 2013

Doc. 2 0001775
ROOM 0307 PAGE 30

- HSBC Bank USA, National Association, as Trustee for Ace Securities Corp. Home Equity Loan Trust, Series 2006-CW1
- HSBC Bank USA, National Association, as Trustee for BCAP LLC TRUST 2007-AA5 MORTGAGE PASS-THROUGH CERTIFICATES
- HSBC Bank USA, National Association, as Trustee for Citigroup Mortgage Loan Trust, Series 2004-HYB3 Mortgage Pass-Through Certificates
- HSBC Bank USA, National Association, as Trustee for Deutsche Mortgage Securities, Inc. Mortgage Loan Trust, Series 2004-4
- HSBC Bank USA, National Association, as Trustee for ELLINGTON LOAN ACQUISITION TRUST 2007-1 MORTGAGE PASS-THROUGH CERTIFICATES
- HSBC Bank USA, National Association, as Trustee for ELLINGTON LOAN ACQUISITION TRUST 2007-2 MORTGAGE PASS-THROUGH CERTIFICATES
- HSBC Bank USA, National Association, as Trustee for GSAA Home Equity Trust 2005-7
- HSBC Bank USA, National Association, as Trustee for GSAA Home Equity Trust 2005-9
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Alternate Note Asset Trust, Series 2007-AF1
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Alternative Note Asset Trust, Series 2007-OAR2
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Mortgage Investors Trust MLMI Series 2005-A10 Mortgage Pass-Through Certificates
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Mortgage Investors Trust Series 2005-WMC1
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Mortgage Investors Trust Series 2006-A1
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Mortgage Investors Trust Series 2006-A2
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Mortgage Investors Trust Series 2006-A3
- HSBC Bank USA, National Association, as Trustee for Merrill Lynch Mortgage Investors Trust Series 2006-A4
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2004-1
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2004-12
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2004-14
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2005-18
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2005-21
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2005-7
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2007-7
- HSBC Bank USA, National Association, as Trustee for Structured Adjustable Rate Mortgage Loan Trust 2007-9
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2003-5
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2003-8
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-1
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-10
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-11
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-12
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-3
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-4
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-5
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-7
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-8
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2004-9
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2005-1
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2005-2
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2005-3
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2005-4

Ex. 3

Doc # 00001973
EDW 0307 PAGE 31

Exhibit "A" Continued
Updated as of July 19, 2013

- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2006-1
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2007-1
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2007-2
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2007-3
- HSBC Bank USA, National Association, as Trustee for SEQUOIA MORTGAGE TRUST 2007-4
- HSBC Bank USA, National Association, as Trustee for Wells Fargo Mortgage Backed Securities 2007-AR6

Ex. 4

Ex. 4

POWER OF ATTORNEY

HSBC Bank USA, National Association, a national banking association organized and existing under the laws of the United States, having an office located at 452 Fifth Avenue, New York, New York 10018 (hereinafter called "Trustee") hereby appoints Nationstar Mortgage LLC (hereinafter called "Nationstar Mortgage LLC"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. Nationstar Mortgage LLC is the Servicer for many securitizations pursuant to the applicable Pooling and Servicing Agreements for each securitization (the "Agreements," see Exhibit A attached for a listing) now in existence and that will be formed from time to time. This Power of Attorney is revocable upon receipt of notice from the trustee.

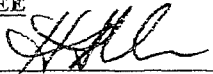
The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows with respect to the loans, mortgages, and properties securitized pursuant to the Agreements:


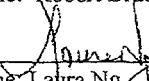
1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing claims and motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Nationstar Mortgage LLC and made payable to Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Nationstar Mortgage LLC to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing.

Dated: December 5, 2016

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE

Witness:



Name: Herawatte Alli
Title: Vice President

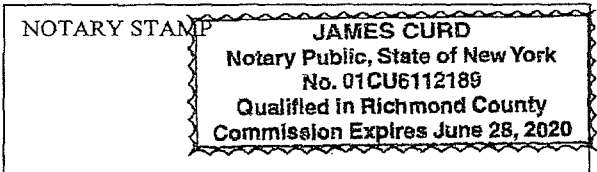

Name: Robert Braun

Name: Laura Ng

State of New York), County of New York)

BEFORE ME, James Curd, a Notary Public in and for the jurisdiction aforesaid, on this 5th day of December, 2016, personally appeared Herawatte Alli who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, National Association as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 5th day of December, 2016.


My Commission Expires:
RESTRICTED



Ex. 4

Exhibit "A"

HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-HF7, Asset backed Pass-through Certificates

HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-CW1, Asset backed Pass-through Certificates

HSBC Bank USA, National Association as Trustee for BCAP Trust LLC 2006-AA2, Mortgage Pass-Through Certificates, Series 2006-AA2

HSBC Bank USA, National Association as Trustee for BCAP Trust LLC 2007-AA5, Mortgage Pass-Through Certificates, Series 2007-AA5

HSBC Bank USA, National Association as Trustee for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates Series 2004-HYB3

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2005-AR2

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2006-AR1

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2006-AR3

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2006-AR4

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2006-AR6

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2006-OA1

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2007-1

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2007-3

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2007-AR3

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2007-OA1

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2007-OA2

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Pass-through Certificates, Series 2007-OA5

HSBC Bank USA, National Association as Trustee for Deutsche Mortgage Securities, Inc. Mortgage Loan Trust, Series 2004-4, Mortgage Pass-Through Certificates

Ex. 4

Exhibit "A" Continued

HSBC Bank USA, National Association as Trustee for Ellington Loan Acquisition Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1

HSBC Bank USA, National Association as Trustee for Ellington Loan Acquisition Trust 2007-2, Mortgage Pass-Through Certificates, Series 2007-2

HSBC Bank USA, National Association as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-FFC

HSBC Bank USA, National Association as Trustee for GSAA Home Equity Trust 2005-15, Asset-Backed Certificates, Series 2005-15

HSBC Bank USA, National Association as Trustee for GSAA Home Equity Trust 2005-6, Asset-Backed Certificates, Series 2005-6

HSBC Bank USA, National Association as Trustee for GSAA Home Equity Trust 2005-7, Asset-Backed Certificates, Series 2005-7

HSBC Bank USA, National Association as Trustee for GSAA Home Equity Trust 2005-9, Asset-Backed Certificates, Series 2005-9

HSBC Bank USA, National Association as Trustee for J.P. Morgan Alternative Loan Trust 2006-A5, Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Alternative Loan Trust 2006-A7, Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Alternative Loan Trust 2007-A1, Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Mortgage Trust 2006-A5, Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Mortgage Trust 2007-A2, Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for Lehman Mortgage Trust, Mortgage Pass-Through Certificates, Series 2006-5

HSBC Bank USA, National Association as Trustee for Lehman Mortgage Trust, Mortgage Pass-Through Certificates, Series 2006-6

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2006-5, Mortgage loan Pass-Through Certificates, Series 2006-5

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2006-6, Mortgage loan Pass-Through Certificates, Series 2006-6

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2006-7, Mortgage loan Pass-Through Certificates, Series 2006-7

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2, Mortgage loan Pass-Through Certificates, Series 2007-2

Ex. 4

Exhibit "A" Continued

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-AF1

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-OAR2

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-OAR3

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-OAR4

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-OAR5

HSBC Bank USA, National Association as Trustee for MASTR Repperforming loan Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2

HSBC Bank USA, National Association as Trustee for MASTR Repperforming loan Trust 2006-1, Mortgage Pass-Through Certificates, Series 2006-1

HSBC Bank USA, National Association as Trustee for MASTR Repperforming loan Trust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2002-HB1

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-A10

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-WMC1

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-A1

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-A2

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-A3

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-A4

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MLMBS Series 2007-3

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-1

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-12

Ex. 4

Exhibit "A" Continued

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-14

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-4

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-7

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-1

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-18

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-21

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-4

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-7

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2007-5

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2007-7

HSBC Bank USA, National Association as Trustee for Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2007-9

HSBC Bank USA, National Association as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-SC1

HSBC Bank USA, National Association as Trustee for Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-RF2

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2003-5

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2003-8

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2004-1

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2004-10

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2004-11

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2004-12

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2004-3

HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2004-4

Ex. 5

Ex. 5

Nationstar Mortgage, LLC
PO Box 9095
Temecula, CA 92589-9095



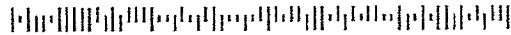
7196 9006 9296 9688 5574

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067-4177

RETURN RECEIPT REQUESTED

20131002-160



JASON LEONE
31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852-7308



RI_NOI

Ex. 5



10/02/2013

Sent Via Certified Mail
7196 9006 9296 9688 5574

JASON LEONE
31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852-7308

Loan Number: [REDACTED]
Property Address: 31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852

Dear JASON LEONE:

Federal law requires us to advise you that Nationstar Mortgage, LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect an indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

You are hereby provided formal notice by Nationstar Mortgage, LLC, the Servicer of the above-referenced loan, on behalf of "HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A10", the Creditor to whom the debt is owed, that you are in default under the terms and conditions of the Note and Security Instrument (i.e. Deed of Trust, Mortgage, etc.), for failure to pay the required installments when due.

This letter serves as further notice that Nationstar Mortgage, LLC intends to enforce the provisions of the Note and Security Instrument. You must pay the full amount of the default on this loan by the forty-seventh (47th) day from the date of this letter which is 11/18/2013 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not pay the full amount of the default, we may accelerate the entire sum of both principal and interest due and payable, and invoke any remedies provided for in the Note and Security Instrument, including but not limited to the foreclosure sale of the property. If you received a bankruptcy discharge which included this debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally; notice provisions may be contained within your mortgage/deed of trust which notice may be required prior to foreclosure.

You are hereby informed that you have the right to "cure" or reinstate the loan after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have to acceleration and sale.

As of 10/02/2013 the amount of the debt that we are seeking to collect is \$213,757.50, which includes the sum of payments that have come due on and after the date of default 10/01/2007, any late charges, periodic adjustments to the payment amount (if applicable) and expenses of collection. Because of interest, late charges, and other charges or credits that may vary from day to day, or be assessed during the processing of this letter, the amount due on the day that you pay may be greater. Please contact Nationstar Mortgage, LLC at 1-888-480-2432 on the day that you intend to pay for the full amount owed on your account. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current



RI_NOI
Page 2 of 6

7196 9006 9296 9688 5574

Ex. 5

delinquency.

Please note, however, that your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, your 11/01/2013 installment is still due on 11/01/2013 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). In addition, any subsequent advances made by the Servicer to protect their lien position must be added to the total amount necessary to cure the default. Please disregard this notice if a payment sufficient to cure the default has already been sent.

A "CURE" or "Reinstatement Right" similar to that described in the prior paragraph may be available in many states. If, at any time, you make a written request to us not to be contacted by phone at your place of employment, we will not do so. If, at any time, you make a written request to us not to contact you, we will not do so, except to send statutorily and/or contractually required legal notice.

Nationstar Mortgage, LLC would like you to be aware that if you are unable to make payments or resume payments within a reasonable period of time due to a reduction in your income resulting from a loss or reduction in your employment, you may be eligible for Homeownership Counseling. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or by visiting <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA"). SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, please notify Nationstar Mortgage, LLC immediately. When contacting Nationstar Mortgage, LLC as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 1-888-480-2432 if you have questions about your rights under SCRA.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Nationstar Mortgage, LLC. Nationstar Mortgage, LLC requests that all payments be made in **certified funds, cashier's check or money order(s)** payable to and mailed to Nationstar Mortgage, LLC at 350 Highland Drive Lewisville, TX 75067-4177. You may contact Nationstar Mortgage, LLC at 1-888-480-2432 should you have servicing questions regarding your account or by mail at 350 Highland Drive Lewisville, TX 75067-4177. You may have options available to you to help you avoid foreclosure. Please contact Nationstar Mortgage, LLC's Foreclosure Prevention Department at 1-888-480-2432 or by visiting www.nationstarmtg.com for additional information and to see what options are available to you.

The matters discussed herein are of extreme importance. We trust you will give them appropriate attention.

Ex. 5

Sincerely,

Lynette McIntosh
Dedicated Loan Specialist
Nationstar Mortgage, LLC
1-877-782-7612 ext. 1015920
350 Highland Drive
Lewisville, TX 75067-4177



Ex. 5

FORM 34-27-3.1

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND
NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE

Re: [REDACTED]

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1-800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. If
you do not have internet access, call the toll-free number above and request a printed list.

Mortgagee: Nationstar Mortgage, LLC, the Servicer, on behalf of "HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A10"

Mortgagee Address:

Street: 350 Highland Drive

City, State, Zip Code: Lewisville, TX 75067-4177

Mortgagee Authorized Representative: Lynette McIntosh

Date Mailed: 10/02/2013

Contact Information for Mortgagee Authorized Representative:

Telephone: 1-888-480-2432

Email: Customer.Service@nationstarmail.com

Ex. 5

FORMULAORIO 34-27-3.1

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA
HIPOTECA Y
NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA**

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island §34-27-3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA

Asunto: [REDACTED]

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en ingles). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov. El número del dispositivo de comunicación para sordos (TDD, por sus siglas en ingles) es 1-800-877-8339. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno, mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar.

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa

Acreedor hipotecario: Nationstar Mortgage, LLC, el Administrador, en nombre de "HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A10"

Dirección del Acreedor hipotecario:

Calle: 350 Highland Drive

Ciudad, estado, código postal: Lewisville, TX 75067-4177

Representante autorizado del Acreedor hipotecario: Lynette McIntosh

Fecha de envío por correo: 10/02/2013

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 1-888-480-2432

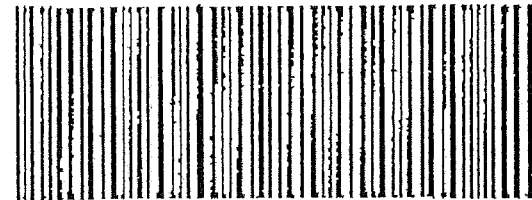
Correo electrónico: Customer.Service@nationstarml.com



CERTIFIED MAIL

5
EX

Nationstar Mortgage, LLC
PO Box 9095
Tremecula, CA 92589-9095



7196 9006 9296 9688 5574

RETURN RECEIPT REQUESTED

PRESORT
First-Class M
U.S. Postage
Fees Paid
WSO

20131002-160



JASON LEONE
31 ROLLING MEADOW WAY

- ☐ Not Deliverable
- ☐ Unable To Forward
- ☐ Incorrect Address
- ☒ Moved, Let No Address
- ☐ Undelivered
- ☐ Refused
- ☐ Attempted - Not Known
- ☐ No Such Street
- ☐ Number
- ☐ Vacant
- ☐ Illegible
- ☐ No Mail Receipts
- ☐ Mail Closed - No Order
- ☐ Return to Sender
- ☐ Return to Post Office

1st Notice
2nd Notice
3rd Notice

10/15
10/19

Ex. 5

CERTIFIED MAIL

2. Article Number



7196 9006 9296 9688 5574

3. Service Type CERTIFIED MAIL

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

JASON LEONE
31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852-7308

A. Received by (Please Print Clearly)		B. Date of Delivery
C. Signature X		Agent Addressee
D. Is delivery address different from item 1? If YES, enter delivery address below:		Yes No

Official USPS use ONLY

PS Form 3811, January 2005

Domestic Return Receipt

10/2/2013
7196 9006 9296 9688 5574-160

WAI

Ex. 5

Nationstar Mortgage, LLC
PO Box 9095
Temecula, CA 92589-9095



2277067698

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Nationstar Mortgage
350 Highland Drive
Lewisville, TX 75067-4177

20131002-160

|||||
JASON LEONE
31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852-7308



RI_NOI

Ex. 5



10/02/2013

JASON LEONE
 31 ROLLING MEADOW WAY
 NORTH KINGSTOWN, RI 02852-7308

Loan Number: [REDACTED]
 Property Address: 31 ROLLING MEADOW WAY
 NORTH KINGSTOWN, RI 02852

Dear JASON LEONE:

Federal law requires us to advise you that Nationstar Mortgage, LLC is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect an indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

You are hereby provided formal notice by Nationstar Mortgage, LLC, the Servicer of the above-referenced loan, on behalf of "HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A10", the Creditor to whom the debt is owed, that you are in default under the terms and conditions of the Note and Security Instrument (i.e. Deed of Trust, Mortgage, etc.), for failure to pay the required installments when due.

This letter serves as further notice that Nationstar Mortgage, LLC intends to enforce the provisions of the Note and Security Instrument. You must pay the full amount of the default on this loan by the forty-seventh (47th) day from the date of this letter which is 11/18/2013 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not pay the full amount of the default, we may accelerate the entire sum of both principal and interest due and payable, and invoke any remedies provided for in the Note and Security Instrument, including but not limited to the foreclosure sale of the property. If you received a bankruptcy discharge which included this debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally; notice provisions may be contained within your mortgage/deed of trust which notice may be required prior to foreclosure.

You are hereby informed that you have the right to "cure" or reinstate the loan after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have to acceleration and sale.

As of 10/02/2013 the amount of the debt that we are seeking to collect is \$213,757.50, which includes the sum of payments that have come due on and after the date of default 10/01/2007, any late charges, periodic adjustments to the payment amount (if applicable) and expenses of collection. Because of interest, late charges, and other charges or credits that may vary from day to day, or be assessed during the processing of this letter, the amount due on the day that you pay may be greater. Please contact Nationstar Mortgage, LLC at 1-888-480-2432 on the day that you intend to pay for the full amount owed on your account. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current



Ex. 5

delinquency.

Please note, however, that your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, your **11/01/2013** installment is still due on **11/01/2013** (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). In addition, any subsequent advances made by the Servicer to protect their lien position must be added to the total amount necessary to cure the default. Please disregard this notice if a payment sufficient to cure the default has already been sent.

A "CURE" or "Reinstatement Right" similar to that described in the prior paragraph may be available in many states. If, at any time, you make a written request to us not to be contacted by phone at your place of employment, we will not do so. If, at any time, you make a written request to us not to contact you, we will not do so, except to send statutorily and/or contractually required legal notice.

Nationstar Mortgage, LLC would like you to be aware that if you are unable to make payments or resume payments within a reasonable period of time due to a reduction in your income resulting from a loss or reduction in your employment, you may be eligible for Homeownership Counseling. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or by visiting <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA"). SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, please notify Nationstar Mortgage, LLC immediately. When contacting Nationstar Mortgage, LLC as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 1-888-480-2432 if you have questions about your rights under SCRA.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Nationstar Mortgage, LLC. Nationstar Mortgage, LLC requests that all payments be made in **certified funds, cashier's check or money order(s)** payable to and mailed to **Nationstar Mortgage, LLC at 350 Highland Drive Lewisville, TX 75067-4177**. You may contact Nationstar Mortgage, LLC at 1-888-480-2432 should you have servicing questions regarding your account or by mail at 350 Highland Drive Lewisville, TX 75067-4177. You may have options available to you to help you avoid foreclosure. Please contact Nationstar Mortgage, LLC's Foreclosure Prevention Department at 1-888-480-2432 or by visiting www.nationstarmtg.com for additional information and to see what options are available to you.

The matters discussed herein are of extreme importance. We trust you will give them appropriate attention.

EX. 5

Sincerely,

Lynette McIntosh
Dedicated Loan Specialist
Nationstar Mortgage, LLC
1-877-782-7612 ext. 1015920
350 Highland Drive
Lewisville, TX 75067-4177



Ex. 5



FORM 34-27-3.1

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND
NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE

Re: [REDACTED]

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1-800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. If you do not have internet access, call the toll-free number above and request a printed list.

Mortgagee: Nationstar Mortgage, LLC, the Servicer, on behalf of "HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A10"

Mortgagee Address:
Street: 350 Highland Drive
City, State, Zip Code: Lewisville, TX 75067-4177

Mortgagee Authorized Representative: Lynette McIntosh

Date Mailed: 10/02/2013

Contact Information for Mortgagee Authorized Representative:

Telephone: 1-888-480-2432

Email: Customer.Service@nationstarmail.com

Ex. 5

FORMULAORIO 34-27-3.1

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA
HIPOTECA Y
NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA**

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island §34-27-3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA

Asunto: [REDACTED]

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en ingles). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov. El número del dispositivo de comunicación para sordos (TDD, por sus siglas en ingles) es 1-800-877-8339. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno, mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar.

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa

Acreedor hipotecario: Nationstar Mortgage, LLC, el Administrador, en nombre de "HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A10"

Dirección del Acreedor hipotecario:

Calle: 350 Highland Drive

Ciudad, estado, código postal: Lewisville, TX 75067-4177

Representante autorizado del Acreedor hipotecario: Lynette McIntosh

Fecha de envío por correo: 10/02/2013

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 1-888-480-2432

Correo electrónico: Customer.Service@nationstarmail.com



Ex. 6

Ex. 6

NOTICE OF MORTGAGEE'S SALE

31 Rolling Meadow Way
North Kingstown, Rhode Island
Assessor's Plat and Lot (MBLU):161/ 075/ //

Will be sold, subject to any and all prior liens and encumbrances, at public auction on January 19, 2017 at 10:00 AM Local Time, on the premises by virtue of the Power of Sale contained in the certain Mortgage Deed made and executed by Jason Leone dated August 12, 2005 and recorded in Book 2030 at Page 58, et seq. with the Records of Land Evidence of the Town of North Kingstown, County of Washington, State of Rhode Island, the conditions of said Mortgage Deed having been broken. TEN THOUSAND DOLLARS (\$10,000.00) down payment in cash, bank check or certified check at time of sale; other terms will be announced at time of sale.

Marinosci Law Group, P.C.
275 West Natick Road, Suite 500
Warwick, RI 02886
Attorney for the present
Holder of the Mortgage
MLG File # MLG 15-16106

Ex. 6



PHILLIP A. NORMAN, ESQ.

Admitted in IN

CHAD MORRONE, ESQ.

Admitted in MA

GREGG DREILINGER, ESQ.

Admitted in FL

GARY MARINOSCI, ESQ.

Admitted in RI & MA

ERIC FELDMAN, ESQ.

Admitted in IL

ROBERT COLEMAN, ESQ.

Admitted in AR & TN

CHRISTOPHER BAXTER, ESQ.

Admitted in AR & TX

JOSEPH DOLBEN, ESQ.

Admitted in NH, MA & RI

EILEEN C O'SHAUGHNESSY, ESQ.

Admitted in CT & RI

November 29, 2016

91 7199 9991 7037 1468 7139

Jason Leone
31 Rolling Meadow Way
North Kingstown, RI 02852

Re: 31 Rolling Meadow Way
North Kingstown, RI 02852
Loan No.: [REDACTED]

Dear Jason Leone:

As you are aware, this office has been retained by Nationstar Mortgage LLC, servicer for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE MORTGAGE PASS-THROUGH CERTIFICATES, SERIES MLMI 2005-A10, current holder of that certain mortgage given by Jason Leone to Countrywide Home Loans, Inc. dated August 12, 2005 (the "Mortgage"), encumbering certain real property and improvements thereon located at 31 Rolling Meadow Way, North Kingstown, RI 02852, which secures that certain promissory note (the "Note") executed by Jason Leone.

The Lender understands that the debt evidenced by the Note may have been discharged in a bankruptcy proceeding and that you may no longer be personally liable for that debt. However, the Note and/or the Mortgage require the Lender to provide you with the following information.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including the failure to make monthly payments due under the Note.

Please be further advised that the amount secured by the mortgage loan as of the date of this letter is \$832,917.00. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write or call the undersigned. This information is provided as required by law, notwithstanding that said debt is or may be discharged in bankruptcy.

Ex. 6

Notwithstanding any acceleration, you may have the right to reinstate the Mortgage, under the conditions stated therein, by paying to us all sums which would then be due under the Note and Mortgage had no acceleration occurred, plus outstanding attorneys' fees and other reasonable costs of proceedings which have been incurred as of the date of such payment.

Furthermore, you are hereby notified of our intention to foreclose by sale under power of sale contained in the Mortgage for the failure to pay the principal and interest due under the Promissory Note, payment of which was a condition of the Mortgage.

I have enclosed a copy of a mortgagee's notice of foreclosure sale, which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice will be published weekly in the Providence Journal beginning on or about December 29, 2016. I have enclosed a copy of R.I.G.L § 34-27-4(d) for your reference pursuant to R.I.G.L § 34-27-4(c).

Should you have any questions or require further information, please do not hesitate to contact this office.

Very truly yours,



Marinosci Law Group, P.C.
Marina V. Plummer, Esq.

MVP/GB
Enclosures
Certified Mail/RRR
Regular Mail

Ex. 6

A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.

R.I.G.L. § 34-27-4(d):

(d) Foreclosure sales affecting servicemembers.

(1) The following definitions shall apply to this subsection and to subsection (c):

- (i) "Servicemember" means a member of the army, navy, air force, marine corps, or coast guard and members of the national guard or reserves called to active duty.
- (ii) "Active duty" has the same meaning as the term is defined in 10 U.S.C. sections 12301 through 12304. In the case of a member of the national guard, or reserves "active duty" means and includes service under a call to active service authorized by the president or the secretary of defense for a period of time of more than thirty (30) consecutive days under 32 U.S.C. section 502(f), for the purposes of responding to a national emergency declared by the president and supported by federal funds.

(2) This subsection applies only to an obligation on real and related personal property owned by a service member that:

- (i) Originated before the period of the servicemember's military service or 1 in the case of a member of the national guard or reserves originated before being called into active duty and for which the servicemember is still obligated; and
- (ii) Is secured by a mortgage or other security in the nature of a mortgage.

(3) Stay of right to foreclose by mortgagee. – Upon receipt of written notice from the mortgagor or mortgagor's authorized representative that the mortgagor is participating in active duty or deployment or that the notice as provided in subsection (c) was received within nine (9) months of completion of active duty or deployment, the mortgagee shall be barred from proceeding with the execution of sale of the property as defined in the notice until such nine (9) month period has lapsed or until the mortgagee obtains court approval in accordance with subdivision (d)(5) below.

(4) Stay of proceedings and adjustment of obligation. – In the event a mortgagee proceeds with foreclosure of the property during, or within nine (9) months after a servicemember's period of active duty or deployment notwithstanding receipt of notice contemplated by subdivision (d)(3) above, the servicemember or his or her authorized representative may file a petition against the mortgagee seeking a stay of such foreclosure, after a hearing on such petition, and on its own motion, the court may:

- (i) Stay the proceedings for a period of time as justice and equity require; or

Ex. 6

(ii) Adjust the obligation as permitted by federal law to preserve the interests of all parties.

(5) Sale or foreclosure. — A sale, foreclosure or seizure of property for a breach of an obligation of a servicemember who is entitled to the benefits under subsection (d) and who provided the mortgagee with written notice permitted under subdivision (d)(3) shall not be valid if made during, or within nine (9) months after, the period of the servicemember's military service except:

(i) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or

(ii) If made pursuant to an agreement of all parties.

(6) Penalties. — A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year, or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.

(7) Any petition hereunder shall be commenced by action filed in the 1 superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

Ex. 7

Ex. 8

Ex. 8

NOTICE OF MORTGAGEE'S SALE

31 Rolling Meadow Way
North Kingstown, Rhode Island
Assessor's Plat and Lot (MBLU): 161/ 075/ / /

Will be sold, subject to any and all prior liens and encumbrances, at public auction on April 11, 2017 at 3:00 PM Local Time, on the premises by virtue of the Power of Sale contained in the certain Mortgage Deed made and executed by Jason Leone dated August 12, 2005 and recorded in Book 2030 at Page 58, et seq. with the Records of Land Evidence of the Town of North Kingstown, County of Washington, State of Rhode Island, the conditions of said Mortgage Deed having been broken. TEN THOUSAND DOLLARS (\$10,000.00) down payment in cash, bank check or certified check at time of sale; other terms will be announced at time of sale.

Marinosci Law Group, P.C.
275 West Natick Road, Suite 500
Warwick, RI 02886
Attorney for the present
Holder of the Mortgage
MLG File # MLG 15-16106

Ex. 8



PHILLIP A. NORMAN, ESQ.
Admitted in IN

CHAD MORRONE, ESQ.
Admitted in MA

GREGG DREILINGER, ESQ.
Admitted in FL

GARY MARINOSCI, ESQ.
Admitted in RI & MA

ERIC FELDMAN, ESQ.
Admitted in IL

ROBERT COLEMAN, ESQ.
Admitted in AR & TN

CHRISTOPHER BAXTER, ESQ.
Admitted in AR & TX

JOSEPH DOLBEN, ESQ.
Admitted in NH, MA & RI

EILEEN C O'SHAUGHNESSY, ESQ.
Admitted in CT & RI

February 17, 2017

Jason Leone
31 Rolling Meadow Way
North Kingstown, RI 02852

91 7199 9991 7036 7959 3070

Re: 31 Rolling Meadow Way
North Kingstown, RI 02852
Loan No.: [REDACTED]

Dear Jason Leone:

As you are aware, this office has been retained by Nationstar Mortgage LLC, servicer for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A10, current holder of that certain mortgage given by Jason Leone to Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc. dated August 12, 2005 (the "Mortgage"), encumbering certain real property and improvements thereon located at 31 Rolling Meadow Way, North Kingstown, RI 02852, which secures that certain promissory note (the "Note") executed by Jason Leone.

The Lender understands that the debt evidenced by the Note may have been discharged in a bankruptcy proceeding and that you may no longer be personally liable for that debt. However, the Note and/or the Mortgage require the Lender to provide you with the following information.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including the failure to make monthly payments due under the Note.

As of the date of this letter, the amount secured under the mortgage loan is \$840,449.10. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write or call the undersigned.

Ex. 8

Notwithstanding any acceleration, you may have the right to reinstate the Mortgage, under the conditions stated therein, by paying to us all sums which would then be due under the Note and Mortgage had no acceleration occurred, plus outstanding attorneys' fees and other reasonable costs of proceedings which have been incurred as of the date of such payment.


Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt and will mail you a copy of such verification.

Furthermore, you are hereby notified of our intention to foreclose by sale under power of sale contained in the Mortgage for the failure to pay the principal and interest due under the Promissory Note, payment of which was a condition of the Mortgage.

I have enclosed a copy of a mortgagee's notice of foreclosure sale, which indicates that the above-referenced property is to be sold at a foreclosure sale to be held at the time and place set forth therein. This notice will be published weekly in the Providence Journal beginning on or about March 21, 2017. I have enclosed a copy of R.I.G.L. § 34-27-4(d) for your reference pursuant to R.I.G.L. § 34-27-4(c).

Should you have any questions or require further information, please do not hesitate to contact this office.

Very truly yours,



Marinosci Law Group, P.C.
Marina V. Plummer, Esq.

MVP/GB
Enclosures
Certified Mail/RRR
Regular Mail

Ex. 8

A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.

R.I.G.L. § 34-27-4(d):

(d) Foreclosure sales affecting servicemembers.

(1) The following definitions shall apply to this subsection and to subsection (c):

- (i) "Servicemember" means a member of the army, navy, air force, marine corps, or coast guard and members of the national guard or reserves called to active duty.
- (ii) "Active duty" has the same meaning as the term is defined in 10 U.S.C. sections 12301 through 12304. In the case of a member of the national guard, or reserves "active duty" means and includes service under a call to active service authorized by the president or the secretary of defense for a period of time of more than thirty (30) consecutive days under 32 U.S.C. section 502(f), for the purposes of responding to a national emergency declared by the president and supported by federal funds.

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- (i) Stay the proceedings for a period of time as justice and equity require; or

Ex. 8

(ii) Adjust the obligation as permitted by federal law to preserve the interests of all parties.

(5) Sale or foreclosure. – A sale, foreclosure or seizure of property for a breach of an obligation of a servicemember who is entitled to the benefits under subsection (d) and who provided the mortgagee with written notice permitted under subdivision (d)(3) shall not be valid if made during, or within nine (9) months after, the period of the servicemember's military service except:

(i) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or

(ii) If made pursuant to an agreement of all parties.

(6) Penalties. – A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year, or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.

(7) Any petition hereunder shall be commenced by action filed in the 1 superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

Ex. 9

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Ex. 9

Nationstar Mortgage LLC
P.O. Box 9095
Temecula, CA 92589-9095



9314 7100 1170 0911 2817 92

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Nationstar Mortgage LLC
P.O. Box 650783
Dallas, TX 75265-0783

RETURN RECEIPT REQUESTED

20170419-160

JASON LEONE C/O TODD S. DION ESQ.
31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852-7308



RL NOI

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Ex. 9

Copy

Ex. 9



MyNationstar.com | 8050 Cypress Waters Blvd | Coppell, TX 75019

04/19/2017

JASON LEONE C/O TODD S. DION ESQ.
31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852-7308

Sent Via Certified Mail
9314 7100 1170 0911 2817 92

Loan Number:

Investor Name:

"HSBC BANK USA, NATIONAL ASSOCIATION as Trustee for Mortgage
Pass-Through Certificates, Series MLMI 2005-A10"

Property Address:

31 ROLLING MEADOW WAY
NORTH KINGSTOWN, RI 02852

Dear JASON LEONE C/O TODD S. DION ESQ.:

If you are represented by an attorney, please send this notice to your attorney.

Nationstar Mortgage LLC is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 10/01/2007 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of the date of this letter, total monthly payments (including principal, interest, and escrow, if applicable), late fees, NSF fees, and other fees and advances due under the terms of the loan documents are past due in the amount of **\$488,192.35**. In order to cure this default, you must pay the total amount due of **\$488,192.35** in addition to other amounts that become due from the date of this letter through the date you pay.

On the day that you intend to pay, please call Nationstar at 1-888-480-2432 to request the full amount owed on your account as the amount due on the day that you pay may be greater than stated above, due to interest, late charges, and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. Any advances made by Nationstar subsequent to the date of this letter to protect the lien position and property must be added to the total amount necessary to cure the default. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current delinquency.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.



RI_NOI

Page 1 of 3



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All reinstatement payments must be made payable in **certified funds, cashier's check or money order(s)** and mailed to **Nationstar Mortgage LLC, P.O. Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Nationstar Mortgage LLC, Attn. Payment Processing, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247**. You may call Nationstar at 1-888-480-2432 if you have questions regarding your account or write to Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019.

Unless otherwise required by applicable law, Nationstar is not obligated to accept less than the full amount owed. If you send less than the full amount owed, Nationstar may, in its sole discretion, apply such partial payment without waiving any default or waiving the right to accelerate the mortgage and pursue foreclosure.

\$488,192.35 must be paid by 05/24/2017 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 05/01/2017 is still due on 05/01/2017 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay \$488,192.35 by 05/24/2017 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Nationstar.

If you request in writing, Nationstar will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Nationstar will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. Please call Nationstar's Foreclosure Prevention Department at 1-888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit <https://www.nationstarmtg.com/PaymentAssistance/> for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). To obtain a list of HUD approved counseling agencies, call 1-888-995-HOPE (4673) or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Nationstar immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Nationstar as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil);

Copy

Ex. 9

1-800-342-9647), Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and HUD-certified housing counseling agencies (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You may also call Nationstar toll-free at 1-888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Robert Holmes
Dedicated Loan Specialist
Nationstar Mortgage LLC
1-877-343-5602 ext. 9566169
8950 Cypress Waters Blvd.
Coppell, TX 75019



Ex. 9

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Ex. 9

PRESORT
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Fees Paid
WSO

JASON LEONE C/O TODD S. DION ESQ.
1599 SMITH ST
NORTH PROVIDENCE, RI 02911-2900



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Ex. 9



04/19/2017

JASON LEONE C/O TODD S. DION ESQ.
1599 SMITH ST
NORTH PROVIDENCE, RI 02911-2900

Sent Via Certified Mail
9314 7100 1170 0911 2817 85

Loan Number: [REDACTED]
Investor Name: "HSBC BANK USA, NATIONAL ASSOCIATION as Trustee for Mortgage
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In the event of acceleration, you have the right to reinstate the loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Nationstar.

If you request in writing, Nationstar will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Nationstar will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. Please call Nationstar's Foreclosure Prevention Department at 1-888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit <https://www.nationstarmtg.com/PaymentAssistance/> for additional information, to see what options may be available to you, and to submit an application for assistance.

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Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Nationstar immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Nationstar as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil);

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Sincerely,

Robert Holmes
Dedicated Loan Specialist
Nationstar Mortgage LLC
1-877-343-5602 ext. 9566169
8950 Cypress Waters Blvd.
Coppell, TX 75019



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04/19/2017

JASON LEONE C/O TODD S. DION ESQ.
 31 ROLLING MEADOW WAY
 NORTH KINGSTOWN, RI 02852-7308

Loan Number: [REDACTED]
 Investor Name: "HSBC BANK USA, NATIONAL ASSOCIATION as Trustee for Mortgage
 Pass-Through Certificates, Series MLMI 2005-A10"
 Property Address: 31 ROLLING MEADOW WAY
 NORTH KINGSTOWN, RI 02852

Dear JASON LEONE C/O TODD S. DION ESQ.:

If you are represented by an attorney, please send this notice to your attorney.

Nationstar Mortgage LLC is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 10/01/2007 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of the date of this letter, total monthly payments (including principal, interest, and escrow, if applicable), late fees, NSF fees, and other fees and advances due under the terms of the loan documents are past due in the amount of \$488,192.35. In order to cure this default, you must pay the total amount due of \$488,192.35 in addition to other amounts that become due from the date of this letter through the date you pay.

On the day that you intend to pay, please call Nationstar at 1-888-480-2432 to request the full amount owed on your account as the amount due on the day that you pay may be greater than stated above, due to interest, late charges, and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. Any advances made by Nationstar subsequent to the date of this letter to protect the lien position and property must be added to the total amount necessary to cure the default. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current delinquency.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.



All reinstatement payments must be made payable in **certified funds, cashier's check or money order(s)** and mailed to **Nationstar Mortgage LLC, P.O. Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Nationstar Mortgage LLC, Attn. Payment Processing, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247**. You may call Nationstar at 1-888-480-2432 if you have questions regarding your account or write to Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019.

Unless otherwise required by applicable law, Nationstar is not obligated to accept less than the full amount owed. If you send less than the full amount owed, Nationstar may, in its sole discretion, apply such partial payment without waiving any default or waiving the right to accelerate the mortgage and pursue foreclosure.

\$488,192.35 must be paid by 05/24/2017 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 05/01/2017 is still due on 05/01/2017 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay \$488,192.35 by 05/24/2017 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Nationstar.

If you request in writing, Nationstar will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Nationstar will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. Please call Nationstar's Foreclosure Prevention Department at 1-888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit <https://www.nationstarmtg.com/PaymentAssistance/> for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). To obtain a list of HUD approved counseling agencies, call 1-888-995-HOPE (4673) or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Nationstar immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Nationstar as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil).

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1-800-342-9647), Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and HUD-certified housing counseling agencies (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You may also call Nationstar toll-free at 1-888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Robert Holmes
Dedicated Loan Specialist
Nationstar Mortgage LLC
1-877-343-5602 ext. 9566169
8950 Cypress Waters Blvd.
Coppell, TX 75019



(Page 6 of 6)

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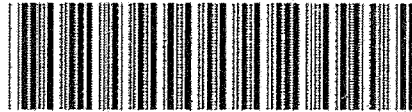
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Nationstar Mortgage LLC
P.O. Box 9095
Temecula, CA 92589-9095



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Send Payments to:
Nationstar Mortgage LLC
P.O. Box 650783
Dallas, TX 75265-0783

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JASON LEONE C/O TODD S. DION ESQ.
1599 SMITH ST
NORTH PROVIDENCE, RI 02911-2900



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04/19/2017

JASON LEONE C/O TODD S. DION ESQ.
1599 SMITH ST
NORTH PROVIDENCE, RI 02911-2900

Loan Number:

Investor Name:

"HSBC BANK USA, NATIONAL ASSOCIATION as Trustee for Mortgage
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